

Whig and Courier.

JOHN S. SAWYARD, Editor.

FRIDAY, JANUARY 3, 1845.

To every subscriber to the DAILY WHIG & COURIER, who sends us five dollars admission to the COMMERCIAL READING ROOM, over the Kondzies' Market.

Contrivances of Civilization.

It has been said with some bitterness that a person is one more indication of civilization—it should be borne in mind however that the erection of a prison is not the only indication of civilization, nor the protection of the community from being preyed upon by the daring and reckless, by means of prisons, the only advantage resulting from civilization.

It is thought a worthy death to share the good and evil of life—joy and sorrow—prosperity and adversity with our fellow-men. The strong, bearing a portion of the burden of the weak—the rich aiding the poor, we are equally to partake in no small degree of a moral quality—Civilization has contrived means for making this quality effective in the individual; by allowing him, when strong, to provide for himself when he shall become weak—in the sun shine of his summer to make preparation for the chilling blast of the winter of life.

One of the contrivances to which we allude is the system of Life Insurance. In such a company a man by paying a certain amount yearly secures to his family, on his death, the payment of a certain sum, let that death occur when it may. The experience of Life Insurance Companies for some one or two centuries in Europe has proved at what rates they may be most profitably invested, and upon the data thus furnished, regular tables have been formed, giving the rates at which life insurance companies will take risks at any age. There has recently been formed in this country a Mutual Life Insurance Company, in which the risks are graduated upon the same basis.

But, omitting the details, which are not essential in this article, it is sufficient to say that a man, now of the age of thirty years, may secure the payment of two thousand dollars, on his death, by paying annually into an Insurance Company the sum of about twenty dollars.

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Letter from Mr. Clay.

Our fellow citizen, Edward P. Baldwin, Esq., has positively shewn us a letter received from Hon. Henry Clay in reply to a letter sent him by Mr. B. accompanying a pair of premium numbermen's bats made by Mr. Chapman of Oregon. Mr. Clay acknowledges the friendly appreciation of his public services by Mr. B. and other of the fellow citizens of Bangor. In replying to the remarks of Mr. Baldwin on the subject of the recent election, he states that if the result should not prove deplorable to our country his own personal concern in it is entitled to but little consideration. It would afford us much pleasure to publish the letter of the disqualification of Mr. Clay's numerous readers, but as it is of a private nature, of course we are not at liberty to do so.

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